

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Eisenberg Gold & Agrawal, P.C.

1040 Kings Hwy N #200

Cherry Hill, NJ 08034

(856) 330-6200

Attorney for : Mercedes-Benz Vehicle Trust successor  
in interest to Daimler Trust



Order Filed on August 5, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Alan Houghton

Carrie Houghton

Case No.: 24-16085

Hearing Date:

Judge: CMG

Chapter: 13

Recommended Local Form

Followed

Modified

**ORDER GRANTING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 5, 2025**

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".  

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**Honorable Christine M. Gravelle, Chief Judge**  
**United States Bankruptcy Judge**

Upon the motion of Mercedes-Benz Vehicle Trust successor in interest to, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the motion is granted and the stay is terminated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real property more fully described as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

Personal property more fully described as:

2021 Mercedes-Benz GLC300W4 bearing vehicle identification number  
W1N0G8EB3MV318264

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the movant shall be permitted to reasonably communicate with Debtor(s) and Debtor(s)' counsel to the extent necessary to comply with applicable non-bankruptcy law.

It is further ORDERED that the Trustee is directed to cease making any further distributions to the Creditor.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

In re:  
Alan Houghton  
Carrie Houghton  
Debtors

Case No. 24-16085-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Aug 05, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Alan Houghton, Carrie Houghton, 137 Richard Street, Brick, NJ 08724-3684

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor CAPITAL ONE N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth K. Holdren	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC choldren@hillwallack.com, hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com
James J. Cerbone	on behalf of Debtor Alan Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com

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Total Noticed: 1

James J. Cerbone

on behalf of Joint Debtor Carrie Houghton jamescerboneesq@gmail.com 23855@notices.nextchapterbk.com

Matthew K. Fissel

on behalf of Creditor CAPITAL ONE N.A. bkgroup@kmllawgroup.com, matthew.fissel@brockandscott.com

Sherri R. Dicks

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC sdicks@raslg.com, shrdlaw@hotmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Vehicle Trust successor in interest to Daimler Trust wcraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial wcraig@egalawfirm.com,  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 11